

Fill in this information to identify the case:

Debtor 1 Edwin L. Hinkle  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)  
Case number 18-15573-ELF

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Specialized Loan Servicing LLC

Court claim no. (if known): 6-2

Last four digits of any number you use to identify the debtor's account: 6450

Date of payment change:  
Must be at least 21 days after date of this notice 01/01/2021

New total payment:  
Principal, interest, and escrow, if any \$1,658.83

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$602.14 New escrow payment: \$602.39

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %  
Current principal and interest payment \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_  
Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Edwin L. Hinkle Case Number (if known) 18-15573-ELF  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ **Matthew Tillma**

Signature

Date 11/12/2020

Print:

**Matthew Tillma**

First Name Middle Name Last Name

Title

Authorized Agent for Specialized Loan Servicing,  
LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425  
Number Street

Dallas, Texas 75254

City State Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before November 16, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Edwin L. Hinkle  
163 S. Front Street  
Souderton, PA 18964-1524

**Debtors' Attorney**

CHARLES W. CAMPBELL  
1 East Airy Street  
Norristown, PA 19401

**Chapter 13 Trustee**

WILLIAM C. MILLER, ESQ.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

Respectfully Submitted,

/s/ Matthew Tillma



6200 S. Quebec St  
Greenwood Village, CO 80111

**Escrow Account Disclosure Statement**  
**Statement Date:** 11/09/2020  
**Loan Number:** [REDACTED]  
**Property:** 163 SOUTH FRONT ST  
**Address:** SOUDERTON, PA 18964

Pg 1 of 4

[REDACTED]  
 EDWIN L HINKLE  
 1 E AIRY STREET  
 NORRISTOWN PA 19401

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

**Based on our recent analysis, you have a shortage of \$72.31.**

Projected Minimum Balance	\$1,120.43
Required Minimum Balance	\$1,192.74
<b>Amount of Shortage</b>	<b>\$72.31</b>

The projection assumes that your escrow account was current at the start of the projected period. However your escrow account is not current. Your escrow balance should be \$2,223.27 but your current escrow balance, as of the effective date is \$2,150.96. If your escrow account had been current, there would have been a shortage of \$72.31. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**

If you choose to pay the shortage amount in full in a lump sum you may do so within 30 days. **Please note, because the escrow account is not current, payment of the shortage amount will not bring the escrow account current.** If you do not wish to pay the amount shown above, we will adjust your payment to make up the difference. The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment.

PART

1

## Your Mortgage Payment

Payment Information			
Payment Information	Payment on Prior Analysis	New Monthly Payment with Shortage Payment Effective 01/01/2021	New Monthly Payment if Shortage Paid Effective 01/01/2021
PRIN & INTEREST	1056.44	1056.44	1056.44
ESCROW PAYMENT	590.86	596.37	596.37
SHORTAGE PYMT	11.28	6.02	0.00
<b>Total Payment:</b>	<b>\$1,658.58</b>	<b>\$1,658.83</b>	<b>\$1,652.81</b>

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PART

2

## Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					<b>BEGINNING BAL</b>	<b>-5589.11</b>	<b>2217.17</b>
Jan 20	587.63 *	590.86	0.00	0.00		-5001.48	2808.03
Feb 20	0.00 *	590.86	1374.23 *	0.00	CITY TAX	-6375.71	3398.89
Feb 20	0.00 *	0.00	26.68	0.00	CITY TAX	-6402.39	3398.89
Mar 20	0.00 *	590.86	0.00 *	1374.23	CITY TAX	-6402.39	2615.52
Mar 20	0.00 *	0.00	0.00	26.68	CITY TAX	-6402.39	2588.84
Apr 20	0.00 *	590.86	0.00	0.00		-6402.39	3179.70
May 20	0.00 *	590.86	0.00	0.00		-6402.39	3770.56
Jun 20	415.53 *	590.86	0.00	0.00		-5986.86	4361.42
Jul 20	1905.48 *	590.86	0.00	0.00		-4081.38	4952.28
Aug 20	587.63 *	590.86	0.00 *	4279.84	SCHOOL TAX	-3493.75	1263.30
Aug 20	0.00 *	0.00	0.00	81.58	SCHOOL TAX	-3493.75	1181.72
Sep 20	587.63 *	590.86	4318.27 *	0.00	SCHOOL TAX	-7224.39	1772.58
Sep 20	0.00 *	0.00	82.31	0.00	SCHOOL TAX	-7306.70 LP	1772.58
Oct 20	1824.09 *	590.86	1355.00 *	0.00	HOMEOWNERS INS	-6837.61	2363.44
Nov 20	587.63 *	590.86	0.00 E	1328.00	HOMEOWNERS INS	-8249.98 E	1626.30
Dec 20	0.00	590.86	0.00 E	0.00		-8249.98 E	2217.16
<b>TOTALS</b>	<b>6495.62</b>	<b>7090.32</b>	<b>7156.49</b>	<b>7090.33</b>			

## LEGEND:

IOE = Interest on the Escrow Balance  
LP = Lowest Actual Monthly Balance

E = Estimated Payments  
\* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$7,090.33. Under federal law, your actual lowest monthly balance should not have exceeded \$1,181.72 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-7,306.70.

PART

3

## Estimated Escrow Payments Over the Next 12 Months

## Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			<b>BEGINNING BAL</b>	<b>2150.96</b>	<b>2223.27</b>
Jan 21	596.37	0.00		2747.33	2819.64
Feb 21	596.37	0.00		3343.70	3416.01
Mar 21	596.37	1374.23	CITY TAX	2539.16	2611.47
Mar 21	0.00	26.68	CITY TAX	2539.16	2611.47
Apr 21	596.37	0.00		3135.53	3207.84
May 21	596.37	0.00		3731.90	3804.21
Jun 21	596.37	0.00		4328.27	4400.58
Jul 21	596.37	0.00		4924.64	4996.95
Aug 21	596.37	4318.27	SCHOOL TAX	1120.43	1192.74
Aug 21	0.00	82.31	SCHOOL TAX	1120.43	1192.74
Sep 21	596.37	0.00		1716.80	1789.11
Oct 21	596.37	0.00		2313.17	2385.48



**Escrow Account Disclosure Statement**  
**Statement Date:** 11/09/2020  
**Loan Number:** [REDACTED]  
**Property Address:** 163 SOUTH FRONT ST  
 SOUDERTON, PA 18964

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed In Your Account
Nov 21	596.37	1355.00	HOMEOWNERS INS	1554.54	1626.85
Dec 21	596.37	0.00		2150.91	2223.22
<b>TOTALS</b>	<b>7156.44</b>	<b>7156.49</b>	<b>ENDING BAL</b>	<b>2150.91</b>	<b>2223.22</b>

Cushion selected by servicer: \$1,192.74

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,355.00
SCHOOL TAX	\$4,318.27
SCHOOL TAX	\$82.31
CITY TAX	\$1,374.23
CITY TAX	\$26.68
<b>Total:</b>	<b>\$7,156.49</b>
	<b>+ 12 Months</b>

**New Monthly Escrow Payment: \$596.37**

**What This Means to You - Your balance is less than the amount needed in your account. The resulting shortage is \$72.31.**

Your ending escrow balance from the last month of account history is \$2,150.96, your starting balance according to this analysis should be \$2,223.27. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**

PART

4

## How You Can Reach Us With Questions

For statement questions, please contact  
**Customer Care: 1-800-315-4757**  
 Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services  
 on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: [www.sls.net/customers/videos](http://www.sls.net/customers/videos)

**SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

BANKRUPTCY NOTICE - IF YOU ARE A CREDITOR IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.